

Form 132 - 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-17063-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sonya McMillan  
5 Jefferson St  
Apt 3  
Clifton, NJ 07014-1593

Social Security No.:  
xxx-xx-5649

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 1/16/20  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: December 6, 2019  
JAN: mcp

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Sonya McMillan  
Debtor

Case No. 19-17063-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 132Page 1 of 2  
Total Noticed: 40

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db	Sonya McMillan, 5 Jefferson St, Apt 3, Clifton, NJ 07014-1593
cr	+DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+Paterson Police Federal Credit Union, Paterson Police Federal Credit Union, 111 Broadway, Paterson, NJ 07505-1135
cr	+The Bank of New York Mellon, et., al, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
518168357	American Express, PO Box 981535, El Paso, TX 79998-1535
518256129	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518168359	Bob's Discount Furniture, 428 Tolland Tpke, Manchester, CT 06042-1765
518168363	Ditech, Ditech Financial LLC, PO Box 6176, Rapid City, SD 57709-6176
518168368	KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
518168369	LabCorp., 531 S Spring St, Burlington, NC 27215-5866
518168372	New Jersey Division of Pension & Benefit, 50 W State St, Trenton, NJ 08608-1220
518168374	+Paterson Police Federal Credit Union, 111 Broadway, Paterson, NJ 07505-1135
518168376	St Joseph's Regional Medical Center, 703 Main St, Paterson, NJ 07503-2621
518168377	Summit Collection Services, PO Box 306, Ho Ho Kus, NJ 07423-0306
518452946	+Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
518168380	Wells Fargo Dealer Services, MAC T9017-026, PO Box 17900, Denver, CO 80217-0900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/PDF: gcsedi@recoverycorp.com Dec 07 2019 01:33:44 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518168356	E-mail/Text: info@payhcs.com Dec 07 2019 01:30:03 Advanced Laparoscopic Assoc., c/o HSC Collections, 75 Franklin Tpke, Waldwick, NJ 07463-1831
518168358	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2019 01:28:39 Avenue/Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518168360	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2019 01:33:56 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518168361	E-mail/PDF: gcsedi@recoverycorp.com Dec 07 2019 01:33:16 Care Credit, c/o Synchrony, PO Box 960061, Orlando, FL 32896-0061
518168362	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2019 01:28:39 Comenity - Catherine's, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518168364	E-mail/Text: bnc-bluestem@quantum3group.com Dec 07 2019 01:29:50 Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5181683422	+E-mail/Text: info@payhcs.com Dec 07 2019 01:30:03 HCS Collections, P.O. Box 306, Waldwick, NJ 07463-0306
518168365	E-mail/PDF: gcsedi@recoverycorp.com Dec 07 2019 01:33:44 JC Penney Credit Services, Customer Service C/O SYNCB, PO Box 965009, Orlando, FL 32896-5009
518168366	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2019 01:28:39 Jessica London, c/o Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
518168367	E-mail/Text: bankruptcy@sccompanies.com Dec 07 2019 01:25:22 K. Jordan, 913 1st Ave, Chippewa Falls, WI 54729-1402
518168370	E-mail/Text: bankruptcy@savit.com Dec 07 2019 01:30:08 Medical Eye Institute of Essex, c/o Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
518168371	E-mail/Text: electronicbkydocs@nelnet.net Dec 07 2019 01:29:00 Nelnet/Dept of Ed, 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904
518168373	E-mail/PDF: gcsedi@recoverycorp.com Dec 07 2019 01:34:24 Old Navy Customer Relations, 6007 Green Pointe Dr S, Groveport, OH 43125-2008
518446337	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolio-recovery.com Dec 07 2019 01:50:34 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518168375	+E-mail/Text: BankruptcyMail@questdiagnostics.com Dec 07 2019 01:30:07 Quest Diagnostics, 500 Plaza Dr, Secaucus, NJ 07094-3656
518293159	E-mail/Text: bkdepartment@rtresolutions.com Dec 07 2019 01:29:09 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
518172186	+E-mail/PDF: gcsedi@recoverycorp.com Dec 07 2019 01:33:15 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518168378	E-mail/Text: bkdepartment@rtresolutions.com Dec 07 2019 01:29:09 The Bank of New York, et al., c/o Real Time Resolutions, 1349 Empire Central Dr Ste 150, Dallas, TX 75247-4029
518204803	+E-mail/Text: electronicbkydocs@nelnet.net Dec 07 2019 01:29:00 U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
518168379	E-mail/PDF: gcsedi@recoverycorp.com Dec 07 2019 01:33:15 Walmart/Synchrony Bank, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064
518168381	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2019 01:28:39 Woman Within, c/o Comenity Bank Bankrptcy Dept., PO Box 182125, Columbus, OH 43218-2125

District/off: 0312-2

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Dec 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
518451911 DITECH FINANCIAL LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Dionne L. Wade on behalf of Debtor Sonya McMillan dionnewade@optonline.net  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com  
Robert Davidow on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
Steven P. Kelly on behalf of Creditor The Bank of New York Mellon, et., al  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8